

Information to identify the case:

Debtor 1	Rubier J Betancourt	Social Security number or ITIN	xxx-xx-2449
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-20518-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rubier J Betancourt

2/17/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rubier J Betancourt
Debtor

Case No. 16-20518-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 17, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2022:

Recip ID	Recipient Name and Address
db	+ Rubier J Betancourt, 6325 Kennedy Blvd Apt 2R, North Bergen, NJ 07047-3420
sp	+ J. Alvaro Alonso LLC, 6121 Kennedy Boulevard, North Bergen, NJ 07047-3483
sp	+ Kim Law Firm, LLC, 411 Hackensack Ave, Hackensack, NJ 07601-6328
cr	+ Kira Development, LLC, 38 Park Edge Lane, Berkely Heights, NJ 07922-1283
cr	+ Seterus, Inc. as the authorized subservicer for Fe, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
516439730	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516207447	+ Grayson & Associates, LLC, 33 Bleeker Street, Suite 202, Millburn, NJ 07041-1460
516329092	+ Kira Development LLC, 38 Park Edge Lane, Berkeley Heights, NJ 07922-1283
516207448	+ Kira Development, LLC, Price, Meese, Shulman, & D'Arminio, PC, 50 Tice Boulevard, Attn: Mark W. Greene, Esq., Woodcliff Lake, NJ 07677-7681
516207445	Passaic Industrial Center Association, MYNT Properties, 1o Muhammad Ali Way #800, New York, NY 10001
516207450	+ Passaic Industrial Center Associates, Attn: Sternbach, Lawlor & Rella, LLP, 274 Madison Avenue, Suite 1303, New York, NY 10016-0713
516329094	+ Price, Meese, Shulman & D'Armino, 50 Tice Boulevard, Suite 380, Woodcliff, NJ 07677-7638
516207453	Seterus Corporate Office & Headquarters, POB 2008, Grand Rapids, MI 49501-2008
516362611	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
516207454	+ Stellar Recovery Inc., 48 Bridge Street, Metuchen, NJ 08840-2277
516238746	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2022 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 17 2022 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516207440	+ EDI: AFNIRECOVERY.COM	Feb 18 2022 01:23:00	Afni, Inc., POB 3427, Bloomington, IL 61702-3427
516207441	EDI: BANKAMER.COM	Feb 18 2022 01:28:00	Bank of America, N.A., POB 982235, El Paso, TX 79998
516207446	+ EDI: DISCOVER.COM	Feb 18 2022 01:28:00	Discover Bank, POB 71084, Charlotte, NC 28272-1084
516220648	EDI: DISCOVER.COM	Feb 18 2022 01:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516373775	EDI: JEFFERSONCAP.COM	Feb 18 2022 01:23:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-9617
516207442	EDI: JPMORGANCHASE	Feb 18 2022 01:28:00	Chase Card, POB 15298, Wilmington, DE 19850
516207449	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 17 2022 20:34:55	LVNV Funding, LLC, POB 10497, Greenville, SC

District/off: 0312-2

User: admin

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516389656	Email/PDF: resurgentbknofications@resurgent.com	Feb 17 2022 20:34:56	29603-0497 LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516207451	EDI: PRA.COM	Feb 18 2022 01:23:00	Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
516419303	EDI: PRA.COM	Feb 18 2022 01:23:00	Portfolio Recovery Associates, LLC, C/O dell Financial Services, LLC, POB 41067, Norfolk VA 23541
516207455	+ EDI: RMSC.COM	Feb 18 2022 01:28:00	SYNCB/ Nations, POB 965036, Orlando, FL 32896-5036
516207452	+ EDI: CITICORP.COM	Feb 18 2022 01:28:00	Sears/CBNA, POB 6283, Sioux Falls, SD 57117-6283
516207456	EDI: TFSR.COM	Feb 18 2022 01:23:00	Toyota Motor Credit Corp, 4 Gatehall Drive, Suite 350, Parsippany, NJ 07054
516238746	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 17 2022 20:30:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516302068	+ EDI: WFFC.COM	Feb 18 2022 01:28:00	Wells Fargo Bank, N.A., Business Direct Division, P.O. Box 29482, Phoenix, AZ 85038-9482
TOTAL: 17			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516207443	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, POB 15298, Wilmington, DE 19850
516207444	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, POB 15298, Wilmington, DE 19850
516329093	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Corp., 4 Gatehall Drive, Suite 350, Parsippany, NJ 07054

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

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Jeanette F. Frankenberg

on behalf of Creditor Seterus Inc. as the authorized subservicer for Federal National Mortgage Association (Fannie Mae), creditor
c/o Seterus, Inc. cmecf@sternlav.com

Marie-Ann Greenberg

magecf@magtrustee.com

Mark W. Greene

on behalf of Creditor Kira Development LLC mgreene@pricemeese.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

Ronald I. LeVine

on behalf of Debtor Rubier J Betancourt ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com

TOTAL: 6